

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Law Offices of Sklar Smith-Sklar  
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Attorney for Sharise Ganie

In Re:

Sharise Ganie

Page 1 of 3



Order Filed on July 10, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case Number: 19-21526

Hearing Date: July 8, 2020; 9:00am

Judge: Michael B. Kaplan

Chapter: 13

Recommended Local Form:



Followed



Modified

**ORDER TO AVOID LIEN(S) IN A CHAPTER 13 CASE  
PURSUANT TO 11 U.S.C. § 522(f)**

The relief set forth on the following page is **ORDERED**.

.....

**DATED: July 10, 2020**

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter was presented to the Court by the debtor on a Motion to Avoid Judicial Lien(s) on the property described as 604 Riverside Ave., Trenton, NJ 08618, and it is hereby

ORDERED that the following judicial lien(s) is (are) avoided (list liens):

1. Credit Acceptance Corporation
2. \_\_\_\_\_
3. \_\_\_\_\_

and it is hereby further

ORDERED that the debtor may avoid the above referenced lien(s) and have same canceled of record as to the property, provided the debtor is granted a discharge in this chapter 13 case or in a succeeding Chapter 7 case in the event of conversion to Chapter 7 under Title 11 of the United States Code.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Sharise Ganie  
DebtorCase No. 19-21526-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db +Sharise Ganie, 604 Riverside Avenue, Trenton, NJ 08618-5524

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Candyce Ilene Smith-Sklar on behalf of Debtor Sharise Ganie mail@njpalaw.com,  
r56958@notify.bestcase.comDenise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.comGavin Stewart on behalf of Creditor Specialized Loan Servicing, LLC, as servicer for The  
Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the  
CWABS, Inc., Asset-Backed Certificates, Series 2006- bk@stewartlegalgroup.comRebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
et al... rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7